

Certificate Number: 16339-PAE-DE-033962444

Bankruptcy Case Number: 14-18734



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 16, 2020, at 4:41 o'clock PM EST, Dale Goodwin completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 16, 2020 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor